

## MASTER EXPLAINS ANTI-COMPACT MEASURE

Insurance Commissioner Issues Address to People About Laney-Odom Act.

F. H. McMaster, insurance commissioner, has issued the following statement to the people of South Carolina in which he discusses the Laney-Odom act.

The statement follows:

"I would like to talk to the people of South Carolina a bit about the Laney-Odom act. Heretofore what I have written has been to the companies in amazement at the, to me, absurd and unreasonable interpretations of the law published by those opposing it or to the agents in an effort to suggest means of relief from the loss which threatened them.

"Now I wish to say something to the whole people. For fire insurance affects the interest of all who own houses or rent them, who have goods to buy or goods to sell, money to lend or money to borrow. Fire insurance nowadays affects very nearly every material thing of value. So it is of interest to the whole people.

"To me the fire insurance situation is a business proposition to be considered wholly apart from political ambitions and to be solved for the good of the greatest number. Such have been all insurance problems to me since I have been insurance commissioner.

### Not Commissioner's Bill.

"As the Laney-Odom act is not of my proposing, I should have no particular partiality for it. I proposed the bill recommended by the national convention of insurance commissioners. It was killed. The sixth section of the Laney-Odom act, taken from the national convention bill, and the eighth section were of my proposing. The remainder of the bill is not mine. But that is no reason why I should join in decrying it and in declaring it to be a chamber of horrors when, to my mind, it is not. Furthermore, as an executive officer of the people and a creature of the legislature, it is my duty to try to sustain the laws of the State and to enforce them considerably but fully.

"Now let us consider quietly the Laney-Odom act. To do this there is no need to call anybody names or to impute evil motives to any one. Let us look simply at the act and see what it says.

"It is of eight sections. The first five deal with the relations of the companies to each other. The sixth section deals with the relation of the insurance commissioner to the companies or their rate making agent. The seventh section deals with the relations of the companies and their agents to their policyholders. The eighth section exempts the mill mutuals and the factory insurance association (composed of stock companies) from the terms of the act.

### Belser Amendment.

"The first five sections are about verbatim the Mauldin act passed in 1899 and the law of South Carolina until 1904, except that section 1 has a most important amendment, proposed of Mr. Belser of Sumter. The sole purpose of the first five sections is to prevent compacts or combinations for the purpose of controlling rates charged for fire insurance. The rest of the good faith of the companies in obeying the act is to require an official or agent of the company in this State to make an affidavit on March 1, 1917, that the company has not entered into any trust, combination or association for the purpose of preventing competition in insurance rates in this State."

"Each year a home official is required to make a like affidavit.

### Competition With Cooperation.

"The Mauldin law of 1899 did not permit the companies to cooperate in any respect. Each company had to stand alone and do whatever it did at its own cost. The Belser amendment to section 1 changes all this. The companies may employ a common agent or agents to prepare and furnish maps and other data as to risks, etc."

"The attorney general in an opinion, in which I fully concur, has ruled that this common agent may furnish the companies with a book of rates, giving each risk the rate which in his judgment is just and not discriminatory as between risks, this being the purpose of the Belser amendment, there being no violation of the act unless there be a compact for the purpose of governing or controlling the rates charged for fire insurance."

"In other words, the rates suggested by the common agent are advisory and are not mandatory.

### Arbitrary Acts Prevented.

"The sixth section gives the insurance commissioner power upon complaint to have a hearing to determine whether such a rate so made by

any person or by any company is discriminatory or unjust. It subjects the commissioner's decision to summary review before any judge. If it be found that the rate complained of is discriminatory or unjust, a new rate must be made by the person or company who first made it.

Section 7 requires each company and each agent of that company to deal justly and in a non-discriminatory manner as between all of the policyholders of that company. As the attorney general has pointed out, there must be a conscious and intentional violation of this section to incur the penalty and it must be construed in consonance with the preceding six sections. Criticism of Section 7 may be disarmed by the statement that it was drawn at the instance of an agent who knew the evils of rebating and discrimination among policyholders and who felt that it would be a bar to evil practices from unrestrained competition which he feared from the bill otherwise and to which he was opposed. He tells me it was approved by the leading special agents of the leading companies (which have since withdrawn) before its adoption. Experienced agents approve it now as upholding their hands in equitable treatment of all policyholders and in protecting themselves against the selfish or irresponsible policyholders.

"Since there is keen but sane competition between the mill mutuals and the factory insurance association, composed of stock companies, both of these classes of insurers were exempted from the provisions of the bill in Section 8.

### Summing up the Law.

"Summing up, the Laney-Odom law permits complete cooperation among the companies in the making inspection of risks, the furnishing information as to defects, the compilation of rates which, in the opinion of the common agent are not discriminatory or unjust; permits the insurance commissioner, as occasion demands, to declare his judgment as to whether these rates are discriminatory or unjust; subjects his judgment to summary review by a judge; forbids the companies and their agents from playing favorites among their policyholders; exempts from the terms of the law two competing organizations, the mill mutuals and the factory insurance association, each of which has carried to the highest degree cooperation among themselves and which seek fire prevention to the risks which they insure.

"May I be permitted to say that I speak with authority. The enforcement of the law by its own terms is upon the attorney general and the insurance commissioner. All that I have written has been written only after careful consideration of the law in every detail and is, as I believe, in full accord with the decision of the supreme court and the rulings of the attorney general upon it.

"The reader may judge for himself whether he is in sympathy with the principles of the law and he can determine whether its framers and their friends should have suffered the abuse and ridicule which have been heaped upon them."

## HUSBAND RESCUED DESPAIRING WIFE

After Four Years of Discouraging Conditions, Mrs. Bullock Gave Up in Despair. Husband Came to Rescue.

Catron, Ky.—In an interesting letter from this place, Mrs. Bettie Bullock writes as follows: "I suffered for four years, with womanly troubles, and during this time, I could only sit up for a little while, and could not walk anywhere at all. At times, I would have severe pains in my left side.

The doctor was called in, and his treatment relieved me for a while, but I was soon confined to my bed again. After that, nothing seemed to do me any good. I had gotten so weak I could not stand, and I gave up in despair.

At last, my husband got me a bottle of Cardui, the woman's tonic, and I commenced taking it. From the very first dose, I could tell it was helping me. I can now walk two miles without its tiring me, and am doing my work."

If you are all run down from womanly troubles, don't give up in despair. Try Cardui, the woman's tonic. It has helped more than a million women, in its 50 years of wonderful success, and should surely help you, too. Your druggist has sold Cardui for years. He knows what it will do. Ask him. He will recommend it. Begin taking Cardui today.

Write to: Chattanooga Medicine Co., Ladies' Advisory Dept., Chattanooga, Tenn., for Special Instructions on your case and 64-page book, "Home Treatment for Women," sent in plain wrapper. 50c-8

### Only One "BROMO QUININE"

To get the genuine, call for full name, LAXA TIVE BROMO QUININE. Look for signature of E. W. GROVE. Cures a Cold in One Day. Stops cough and headache, and works off cold.

## TANLAC'S SUCCESS IS DUE TO MERITS

"HOT AIR WILL PUT UP A BALLOON, BUT IT WON'T KEEP IT UP," SAYS A NOTED ADVERTISER

### TANLAC'S RECORD IS SUPREME

Should Value Be Lacking, the General Public Long Ago Would Have Lost Faith in Tanlac.

This is an age of advertising, and everyone is familiar with the popular saying, "It pays to advertise."

Advertising is a business force. So potent is the charm cast by its spell it has been known to perform marvelous feats and to accomplish phenomenal results.

It cannot be truly said, however, that everyone who advertises succeeds for unless full value underlies the article advertised the advertising would ultimately fall of its own weight. In this connection we must not forget the words of the immortal Lincoln, who said: "You can fool some of the people all the time; you can fool all of the people some of the time, but you cannot fool all of the people all of the time." So if there is not behind every advertisement a dollar and cents value to the article advertised, no amount of advertising will stimulate the sale on such an article beyond a certain point. This applies to every line of business and the modern business man or firm can only succeed through honest advertising and fair dealing.

One of the most successful advertisers in America today is L. T. Cooper, the manufacturer of the new medicine, Tanlac. On one occasion Mr. Cooper said: "Hot air will put a balloon up, but it won't keep it there." When I offered Tanlac to the world something over a year ago, I did so with the firm conviction that I was offering to the people the best and purest product of its kind on the American market today and I did not hesitate to expend vast sums for advertising because I knew the more the people knew about it the more they would buy it.

The success of the preparation was immediate, and the people everywhere were quick to recognize its genuine merit and wonderful curative powers. I have never claimed Tanlac to be a "cure all" or that it would perform unheard of wonders but I stated facts, stated them in a straight-forward and business-like way and in a manner that has commanded confidence in the conservative claims set forth.

Underlying these claims has been real value, not from a dollars and cents point of view but from health as well. The phenomenal success the preparation has now achieved is familiar to everyone. No matter where you go Tanlac is a household word. It has brought a new romance to the modern business world. It is a story of an acceptance and appreciation of merit, never before obtained by a proprietary medicine. Conservative business men, to whom the actual figures of the production of Tanlac have been presented, have scouted them until the proof was shown.

The production of Tanlac now stands at the rate of almost 5,000,000 bottles per year, or to be more correct, 4,900,000. The sale of 1,000,000 bottles during the first nine months probably exceeded any record ever before made by a proprietary medicine.

Through the Atlanta office alone approximately 400,000 bottles have been sold and distributed since December 1st, and the South alone now requires over 1,000,000 bottles per year.

These enormous sales mean but one thing, and that is merit. One bottle is sold in a neighborhood through advertising, but ten more are sold after the first bottle produces results. People are always willing to tell about their ailments, but they are more than willing to tell others of any medicine that helps them. It is something they can't keep to themselves because the impulse to sympathize with fellow sufferers and want to help them is one of the strongest as well as one of the biggest things in human nature.

Tanlac, the master medicine, is sold exclusively by Gilder & Weeks, Newberry; Prosperity Drug Co., Prosperity; Little Mountain Drug Co., Little Mountain; Dr. W. O. Holloway, Chappells; Whitmire Pharmacy, Whitmire; D. J. Livingston, Silverstreet. Price \$1 per bottle straight.—Adv.

### Invigorating to the Pale and Sickly

The Old Standard general strengthening tonic GROVE'S TASTELESS CHILL TONIC drives out Malaria, enriches the blood and builds up the system. A true tonic. For adults and children. 50

## NOTICE AS TO ENROLLMENT FOR DEMOCRATIC PRIMARY ELECTION

STATE OF SOUTH CAROLINA,  
COUNTY OF NEWBERRY.

Notice is hereby given that the books of enrollment for voting in the Democratic primary elections in Newberry county are now open, and that the same will remain open up to and including the last Tuesday in July, 1916, which is the 25th day of said month. In order to enroll, applicant shall be twenty-one years of age, or shall become so on or before the 7th day of November, 1916, and shall be a white Democrat, and shall have resided in this State two years, and in this county six months, prior to November 7th, 1916, and in the club district sixty days prior to the primary election to be held on the last Tuesday in August, 1916, which is the 29th day of said month: Provided, that public school teachers and ministers of the Gospel in charge of a regular organized church, shall be exempt if otherwise qualified, and provided further, that any negro who can produce a written statement of ten reputable white men, who shall swear that they know of their own knowledge that the negro applicant voted for General Hampton in 1876 and has voted the Democratic ticket continuously since, shall be entitled to enroll.

Each voter must enroll in the club

Clubs	Secretary	Place of Enrollment	Enrollment Committee
Newberry Ward 1,	J. H. Baxter,	Baxter's Undertaking Parlor	W. A. McSwain
Newberry ward 2	W. W. Cromer	National Bank of Newberry, S. C.	S. S. Cunningham
Newberry Ward 3 No. 1	Otto Klettner	Otto Klettner's Store	J. B. Hunter.
Newberry Ward 3 No. 2 (Mollohon)	D. D. Darby	I. T. Timmerman's Store	T. P. Johnson
Newberry Ward 4	J. O. Havird	Frank R. Hunter's Office	J. B. O'N. Holloway
Newberry Ward 5	T. F. Turner	Newberry Cotton Mill	Alan Johnstone
Oakland	M. A. Attaway	Oakland Cotton Mill	W. S. Jones
Helena	C. J. Zobel	B. E. Julien's Store	J. M. K. Bushardt
Hartford	Holland Paysinger	Residence of Secretary	F. R. Hunter
Johnstone	R. L. Neel	Neel's store	T. B. Kibler
Garmany	Jno. T. Oxner	Residence of Secretary	O. S. Goriee
Mt. Betnei	Chalmers Brown	Residence of Secretary	W. H. Hardeman
Mulberry	T. W. Keitt	Residence of Secretary	R. C. Williams
Mt. Pleasant	Ernest Ringer	Residence of Secretary	W. E. Sentell
Maybinton	J. B. McCollum	Residence of Secretary	J. L. Bedenbaugh
Whitmire	J. B. Baker	Whitmire Pharmacy	F. G. Spearman
Long Lane	J. C. Craps	Residence of Secretary	Z. W. Dennis
Jalapa	Clarence Wallace	Jalapa Mercantile Company's Store	J. McD. Schumpert
Kinards	J. A. Dominick	J. A. Dominick's Store	M. M. Mills
Longshore	J. W. Wilson	Wilson & Martin's Store	Sam B. Neel
Reederville	R. E. Livingstone	Residence of Secretary	B. B. Leitzsey
Dominick	J. N. Livingston	Residence of Secretary	O. H. Lane
Trinity	O. B. Longshore	Residence of Secretary	W. C. Brown
Saluda No. 7	J. S. Werts	Sander's Store	Geo. S. Ruff
Chappells	W. L. Andrews	Martin's Store	J. D. Nance
Vaughnville	L. H. Senn	Residence of Secretary	J. P. Wicker
Utopia	I. P. Cannon	Residence of Secretary	J. L. Henderson
Silverstreet	H. O. Long	J. T. Coleman's Store	Jno. Henderson
East Riverside	W. L. Buzhardt	Residence of Secretary	J. L. Thomas
Prosperity	T. A. Dominick	T. A. Dominick's Store	W. B. Whitney
St. Lukes	C. S. Nichols	Residence of Secretary	J. D. Tidmarsh
Saluda No. 9	J. A. Bowers	Residence of Secretary	S. A. Jeter
O'Neill	Pat B. Wise	Residence of Secretary	C. M. Folk
Monticello	P. W. Counts	Residence of Secretary	T. B. Carlisle
Liberty	Geo. F. Hunter	Residence of Secretary	M. B. Chalmers
Big Creek	N. A. Nichols	Residence of Secretary	P. B. Miller
Swilton	Geo. A. Counts	Residence of Secretary	R. G. Smith
Little Mountain	A. C. Wheeler	Residence of Secretary	T. H. Pope
Union	M. L. Strauss	Residence of Secretary	J. E. Senn
Jolly Street	G. I. Kinard	Residence of Secretary	G. H. Martin
St. Paul	Geo. Wicker	Residence of Secretary	I. M. Smith
Central	A. L. Aull	Residence of Secretary	J. H. Dorroh
Zion	M. H. Folk	Residence of Secretary	Fred J. Harmon
Pomaria	J. T. Kinard	Setzler's Store	M. M. Livingston
St. Phillips	H. H. Ruff	H. H. Ruff's Store	J. A. Schroder
Walton	J. L. Crooks	Residence of Secretary	Hugh Longshore
			W. H. Sanders
			Howell C. Fellers
			J. B. Scurry
			A. P. Coleman
			J. H. Rudd
			O. S. Johnson
			J. A. Foy
			H. L. Boulware
			J. T. Coleman
			W. P. Blair
			E. L. Hayes
			W. P. Paysinger
			Dr. J. S. Wheeler
			A. B. Wise
			N. E. Taylor
			J. P. Hawkins
			L. L. Dominick
			M. C. Bedenbaugh
			O. O. Shealy
			W. P. Pugh
			P. L. Dawkins
			W. W. Shealy
			R. T. C. Hunter
			Claude Lester
			J. P. Harmon
			Arthur Booser
			Jno. S. Watts
			C. L. Counts
			J. B. Derrick
			J. K. Derrick
			T. J. Wilson
			G. S. Enlow
			H. B. Richardson
			B. B. Rikard
			W. H. Kibler
			J. J. Kibler
			J. A. Counts
			B. S. Wicker
			J. W. Kinard
			E. O. Hentz
			Geo. B. Aull
			J. P. Setzler
			J. W. Lominick
			G. H. Sligh
			W. H. Folk
			J. D. Crooks

In addition to the enrollment committees named above the secretary of each club is a member of the enrollment committee for his club.

The secretary of each club turn over to the county chairman roll book on or before the 28th of July, 1916.

Frank R. Hunter,  
County Chairman.

## Good Looks are Easy with Magnolia Balm.

Look as good as your city cousins. No matter if you do Tan or Freckle Magnolia Balm will surely clear your skin instantly. Heals Sunburn, too. Just put a little on your face and rub it off again before dry. Simple and sure to please. Try a bottle to-day and begin the improvement at once. White, Pink and Rose-Red Colors. 75 cents at Druggists or by mail direct.

### SAMPLE FREE.

LYON MFG. CO., 40 So. 5th St., Brooklyn, N.Y.

### NOTICE OF FINAL SETTLEMENT

I will make a final settlement as guardian of the estate of William Stuck and Lula Pearl Stuck, in the probate court for Newberry county, S. C., on the 9th day of June, 1916, at 10 o'clock in the forenoon and will immediately thereafter ask for a final discharge as guardian of said estate.

J. W. Stuck,  
Guardian.  
May 8, 1916.



## Graduation Gifts

Graduation gifts bearing our label are sure to be appreciated, as our reputation as the "quality store" insures their true value.

Our showing of gifts for both the girl and the boy graduate is more than up to standard,—it's the result of a most careful selection of the best values on the market.

We would consider it a pleasure to show you.

**P. C. JEANS & CO.,**  
Jewelers and Opticians,  
Newberry, S. C.

**Dr. F. C. Martin**  
Sight Specialist  
Examines Eyes, Fits Glasses and Artificial Eyes.  
If your eyes are giving you trouble don't fail to consult him.  
**Satisfaction Guaranteed.**  
Office over Anderson's Dry Goods Store.

**STIEFF**  
THE SOUTH'S MOST  
POPULAR  
**PIANO**  
Write for catalog and price list.  
Box 165,  
COLUMBIA, S. C.

To Drive Out Malaria  
And Build Up The System  
Take the Old Standard GROVE'S TASTELESS CHILL TONIC. You know what you are taking, as the formula is printed on every label, showing it is Quinine and Iron in a tasteless form. The Quinine drives out malaria, the Iron builds up the system. 50 cents